

Information to identify the case:

Debtor 1	<u>Harvinder Bhatia</u>	Social Security number or ITIN	xxx-xx-9263
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-27562-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Harvinder Bhatia

2/8/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Harvinder Bhatia
 Debtor

Case No. 18-27562-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 20

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db
 517781304 Harvinder Bhatia, 46 Pleasant Ave, Bergenfield, NJ 07621-3128
 CACH, c/o Federated Law Group, LLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 517734765 Expo Jewelry, Inc., c/o Philip Gutworth, PA, 530 Rahway Ave, Woodbridge, NJ 07095-3484
 517734766 Household Finance Corporation, III, c/o The Corporation Trust Company RA,
 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
 517734767 JP Morgan Chase Bank, 499 Route 70, Brick, NJ 08723-4049
 517955145 Passaic Commercial Properties, LLC, 10 W 33rd St Rm 800, New York, NY 10001-3306
 517734768 Pluese Becker & Saltzman, LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
 517734769 Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
 517781315 Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
 517781316 Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 517834551 EDI: BECKLEE.COM Feb 09 2019 05:03:00 American Express National Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517781305 EDI: RESURGENT.COM Feb 09 2019 05:03:00 CACH, 4340 S Monaco St Fl 2,
 Denver, CO 80237-3485
 517781306 EDI: CHASE.COM Feb 09 2019 05:03:00 Chase Bank, Cardmember Services, PO Box 15298,
 Wilmington, DE 19885-0004
 517781309 EDI: IRS.COM Feb 09 2019 05:03:00 Internal Revenue Service, 31 Hopkins Plz Rm 1150,
 Baltimore, MD 21201-2825
 517781311 EDI: MID8.COM Feb 09 2019 05:03:00 Midland Funding, LLC, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 517781313 EDI: PRA.COM Feb 09 2019 05:03:00 Portfolio Recovery Assoc, Riverside Commerce Center,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
 517737378 +EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517781971 Charu Bhatia
 517955154* CACH, 4340 S Monaco St Fl 2, Denver, CO 80237-3485
 517955138* CACH, 4340 S Monaco St Fl 2, Denver, CO 80237-3485
 517955153* CACH, c/o Federated Law Group, LLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 517955137* CACH, c/o Federated Law Group, LLC, 887 Donald Ross Rd, Juno Beach, FL 33408-1611
 517955155* Chase Bank, Cardmember Services, PO Box 15298, Wilmington, DE 19885-0004
 517955139* Chase Bank, Cardmember Services, PO Box 15298, Wilmington, DE 19885-0004
 517781307* Expo Jewelry, Inc., c/o Philip Gutworth, PA, 530 Rahway Ave, Woodbridge, NJ 07095-3484
 517955156* Expo Jewelry, Inc., c/o Philip Gutworth, PA, 530 Rahway Ave, Woodbridge, NJ 07095-3484
 517955140* Expo Jewelry, Inc., c/o Philip Gutworth, PA, 530 Rahway Ave, Woodbridge, NJ 07095-3484
 517781308* Household Finance Corporation, III, c/o The Corporation Trust Company RA,
 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
 517955157* Household Finance Corporation, III, c/o The Corporation Trust Company RA,
 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
 517955141* Household Finance Corporation, III, c/o The Corporation Trust Company RA,
 820 Bear Tavern Rd, West Trenton, NJ 08628-1021
 517955158* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 31 Hopkins Plz Rm 1150,
 Baltimore, MD 21201-2825)
 517955142* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 31 Hopkins Plz Rm 1150,
 Baltimore, MD 21201-2825)
 517781310* JP Morgan Chase Bank, 499 Route 70, Brick, NJ 08723-4049
 517955159* JP Morgan Chase Bank, 499 Route 70, Brick, NJ 08723-4049
 517955143* JP Morgan Chase Bank, 499 Route 70, Brick, NJ 08723-4049
 517955160* Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 517955144* Midland Funding, LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 517955163* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Assoc, Riverside Commerce Center,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962)
 517955147* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Assoc, Riverside Commerce Center,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962)
 517955161* Passaic Commercial Properties, LLC, 10 W 33rd St Rm 800, New York, NY 10001-3306
 517781312* Pluese Becker & Saltzman, LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318

District/off: 0312-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

517955162* Pluese Becker & Saltzman, LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
517955146* Pluese Becker & Saltzman, LLC, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
517781314* Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
517955164* Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
517955148* Shellpoint Mortgage Servicing, PO Box 740039, Cincinnati, OH 45274-0039
517955165* Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
517955149* Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
517955166* Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424
517955150* Trident Asset Management, PO Box 888424, Atlanta, GA 30356-0424

TOTALS: 1, * 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor MTGLQ Investors, L.P. kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;Jl01@ecfcbis.com
Steven D. Pertuz on behalf of Debtor Harvinder Bhatia pertuzlaw@verizon.net,
Gl6461@notify.cincompass.com
Steven P. Kelly on behalf of Creditor MTGLQ INVESTORS, L.P. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5